Electronic Acknowledgement Receipt					
EFS ID:	2988978				
Application Number:	10697114				
International Application Number:					
Confirmation Number:	8439				
Title of Invention:	Systems and methods for risk based determination of a form for debiting an account of a payer for a payment made to a payee on behalf of the payer				
First Named Inventor/Applicant Name:	Peter J. Kight				
Customer Number:	72386				
Filer:	Rhett Stephen White/Shanda Clemmons				
Filer Authorized By:	Rhett Stephen White				
Attorney Docket Number:	23952-0042				
Receipt Date:	12-MAR-2008				
Filing Date:	31-OCT-2003				
Time Stamp:	16:54:08				
Application Type:	Utility under 35 USC 111(a)				

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement	Suppl_IDS_Transmittal_004 2.pdf	67416	no	2
Letter	Letter		7d1a357e8860820d50a758286134828 4e30c09c6		

Warnings:

Information:

2	Information Disclosure Statement	FORM_1449_23952_0042.p	745622	no	4		
(IDS) Filed	df	33744eb15dd7b53a3782b3b0c7dc469 d54b1fe5e	no	4			
Warnings:							
Information:							
3 NPL 0	NPL Documents	0050 OA 01 30 2008.pdf	222926	no	7		
3 NEL DOCUMENTS	0030_OA_01_30_2000.pui	b987124b20bc3ed201ea413217999e5 767a1af67	110				
Warnings:							
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		Total Files Size (in bytes)	1035964				

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.